

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: _____ Case No.: 16-25152
Reginald Sainte-Rose
Naeemah Sainte-Rose Judge: Christine M. Gravelle
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: April 30, 2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: WSW Initial Debtor: RSR Initial Co-Debtor: NSR

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 298.00/788.00* per 12/28 months** to the Chapter 13 Trustee, starting on May 1, 2020 for approximately 84 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

1. * \$54,685.00 paid in through 2/4/2020. ** \$298.00 to be paid for next 12 months starting 5/1/2020. On 4/1/2021 payemnts increase to \$788.00 for 28 months. Total Plan length is 84 months per amended of 11 USC 1322 on 3/27/2020 per the CARES ACT. A certification in support of this CARES Act modified plan is being filed.

2. Debtors have surrendered 2013 Nissan Rogue and 2011 GMC Acadia to reduce expenses.

3. Ms. Sainte-Rose no longer has full time employment due to social restriction. Part time income has been drastically reduced. Please see certification filed in support of this application.

4. IRS tax debt for 2011 and 2012 are unsecured debts . See 11 USC 523(a)(1)(B).

5. Ms. Sainte-Rose's student loans are on deferral. When deferral ends, the student loans will be paid outside the plan.

6. Mr. Sainte-Rose had a period of disability and expects to return to work once pandemic ends and schools re-open.

7. Minor child's chronic illness requires special diet, frequent hospital visits and increases food and medical expenses. This impacts budget.

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 3,764.80 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: M & T Bank as servicer for Lakeview (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ est.7,000
DOMESTIC SUPPORT OBLIGATION	n/a	\$
Internal Revenue Service	508(a)(8) priority and administrative post -petition taxes (tax years 2015,2016,2017)	\$9,850.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
n/a	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
M&T Bank	mortgage on debtors' home	\$6,750.53	as allowed	Balance due is \$6,750.00 (per court order was \$ 23,684.55 but was paid down in plan).	\$3,764.80/month

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
NOTE: Both vehicles surrendered See Plan Part 1 (c) (2).				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Ally Financial	GMC Acadia	unknown	unknown
Nissan Motor Acceptance	Nissan Rogue	\$12,425.00 per stay motion	\$977.80

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) debtors' counsel fees as allowed
- 3) M&T Bank remaining arears
- 4) priority tax claims 5) general non-priority unsecured claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/2018.

Explain below **why** the plan is being modified:

COVID 19 reduced wife's income, pay priority income tax claims including post petition tax claims, post missed post petition mortgage claims, prior plain as constituted would not complete in 60 months.

Explain below **how** the plan is being modified:

Decrease payment due to wife's loss of income for 12 months. Then increase to pay priority and administrative taxes, mortgage arrears, administration and smaller dividend to unsecured creditors. Extend plan to 84 months

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Extension of plan to 84 months due to wife's loss of income from COVID -19 impact.

Debtors shall advise the Chapter 13 Trustee of any changes in income or job status.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 29, 2020

/s/Reginald Sainte-Rose
Debtor

Date: April 29, 2020

/s/ Naeemah Sainte-Rose
Joint Debtor

Date: April 30, 2020

/s/William S. Wolfson
Attorney for Debtor(s)

United States Bankruptcy Court
District of New Jersey

In re:
Reginald Sainte-Rose
Naeemah Sainte-Rose
Debtors

Case No. 16-25152-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 52

Date Rcvd: May 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 06, 2020.
db/jdb

Reginald Sainte-Rose, Naeemah Sainte-Rose, 777 Backhus Estate Road,
Glen Gardner, NJ 08826-2203
lm +Cenlar, 7 Graphics Drive, Ewing, NJ 08628-1547
cr +Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516327573 +Amex Dsnb, PO Box 8218, Mason, OH 45040-8218
516327576 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)
516327574 +Bank Of America, c/o Frederic I Weinberg, Esq., 1200 Laurel Oak Road, Ste 104,
Voorhees, NJ 08043-4317
516532077 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516327577 +Cap 1/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
516803207 +Cenlar FSB, Attn BK Dept., 425 Phillips Boulevard, Ewing, NJ 08618-1430
516327581 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241
516327585 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
516327588 +Faloni & Associates, LLC, 165 Passaic Ave, Suite 301B, Fairfield, NJ 07004-3592
516327589 +Goodyear/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517029061 +Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516497933 +Lakeview Loan Servicing LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Boulevard,
Ewing, NJ 08618-1430
516327595 +NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136,
Trenton, NJ 08601-0136
516336403 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
516327593 Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
516327594 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: NJ Division of Taxation, 50 Barracks Street, PO Box 269,
Trenton, NJ 08695)
516327599 +Sunoco/Citi, PO Box 6497, Sioux Falls, SD 57117-6497
516327601 +Wfds/wds, PO Box 1697, Winterville, NC 28590-1697
516327602 +Zwicker & Associates, P.C., 1105 Laurel Oak Road, Suite 130, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov May 04 2020 22:52:21 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 04 2020 22:52:19 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516506263 E-mail/Text: ally@ebn.phinsolutions.com May 04 2020 22:51:12 Ally Financial,
PO Box 130424, Roseville MN 55113-0004
516327572 +E-mail/Text: ally@ebn.phinsolutions.com May 04 2020 22:51:12 Ally Financial,
200 Renaissance Ctr, Detroit, MI 48243-1300
516432080 E-mail/PDF: resurgentbknofications@resurgent.com May 04 2020 22:47:41 CACH, LLC,
PO Box 10587, Greenville, SC 29603-0587
516327578 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 04 2020 22:49:39 Cap One NA,
PO Box 71083, Charlotte, NC 28272-1083
516361777 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 04 2020 22:48:41 Capital One, N.A.,
PO Box 71083, Charlotte, NC 28272-1083
516327579 +E-mail/Text: kzoepfel@credit-control.com May 04 2020 22:52:22
Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430
516327582 +E-mail/Text: bankruptcydpt@mcsmc.com May 04 2020 22:52:19 Citifinancial,
c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
516543191 E-mail/Text: bnc-quantum@quantum3group.com May 04 2020 22:52:16
Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657
516339221 E-mail/Text: mrdiscen@discover.com May 04 2020 22:51:45 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516327583 +E-mail/Text: mrdiscen@discover.com May 04 2020 22:51:45 Discover Fin Svcs LLC,
PO Box 15316, Wilmington, DE 19850-5316
516327587 +E-mail/Text: bbagley@enerbankusa.com May 04 2020 22:52:04 Enerbank Usa,
1945 W Parnall Rd Ste 22, Jackson, MI 49201-8658
516437154 +E-mail/Text: Bankruptcy@absoluteresolutions.com May 04 2020 22:51:10 Icon Equities LLC,
c/o Absolute Resolutions Corp., 8000 Norman Center Drive, Suite 350,
Bloomington, MN 55437-1118
516327590 +E-mail/Text: sbse.cio.bnc@mail@irs.gov May 04 2020 22:52:01 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
516327580 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 04 2020 22:47:35 Chase Card,
PO Box 15298, Wilmington, DE 19850
517743575 E-mail/Text: camanagement@mtb.com May 04 2020 22:52:08 M&T Bank, PO Box 840,
Buffalo, NY 14240
516454439 E-mail/Text: bankruptcynotice@nymcu.org May 04 2020 22:52:35 MUNICIPAL CREDIT UNION,
COLLECTIONS/LOSS PREVENTION DEPT., 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3153
516327592 E-mail/Text: bankruptcynotice@nymcu.org May 04 2020 22:52:35 Municipal Credit Union,
185 Montague St, Brooklyn, NY 11201

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 52

Date Rcvd: May 04, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516456953 +E-mail/Text: bankruptcydpt@mcmcg.com May 04 2020 22:52:19 Midland Funding LLC,
PO Box 2011, Warren MI 48090-2011
516858097 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 04 2020 22:49:30
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516858098 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 04 2020 22:49:31
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516548076 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 04 2020 22:47:38
Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516327597 +E-mail/Text: bankruptcy@prosper.com May 04 2020 22:52:39 Prosper Marketplace In,
101 Second St, Ste 1500, San Francisco, CA 94105-3656
516548512 +E-mail/Text: bncmail@w-legal.com May 04 2020 22:52:27 Prosper Marketplace Inc.,
C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
516364390 E-mail/Text: bnc-quantum@quantum3group.com May 04 2020 22:52:16
Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788,
Kirkland, WA 98083-0788
516369906 E-mail/PDF: cbp@onemainfinancial.com May 04 2020 22:48:16 SPRINGLEAF FINANCIAL SERVICES,
P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516327598 E-mail/PDF: cbp@onemainfinancial.com May 04 2020 22:49:16 Springleaf Financial,
601 NW 2nd St, Evansville, IN 47708
518696749 +E-mail/PDF: gecsed@recoverycorp.com May 04 2020 22:48:23 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516327600 +E-mail/PDF: resurgentbknofications@resurgent.com May 04 2020 22:47:41 Synchrony Bank,
c/o Cach LLC, 4340 S Monaco Street, Denver, CO 80237-3485
TOTAL: 30
***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
cr* +Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
516327575* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)
516327584* +Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
516327586* Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
517029062* +Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516327596* +NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136,
Trenton, NJ 08601-0136
518249966* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation Bankruptcy, PO Box 245,
Trenton, NJ 08695)
516327591 ##+Lakeview Loan Servicing, 1301 Virginia Drive, Fort Washington, PA 19034-3261
TOTALS: 0, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 30, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlson on behalf of Creditor Lakeview Loan Servicing, LLC, c/o Cenlar FSB
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 52

Date Rcvd: May 04, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor LakeView Loan Servicing, LLC
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor LakeView Loan Servicing, LLC rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Lakeview Loan Servicing, LLC, c/o Cenlar FSB
dnj@pbslaw.org
William S. Wolfson on behalf of Debtor Reginald Sainte-Rose wwolfsonlaw@comcast.net,
liza.wwolfsonlaw@comcast.net
William S. Wolfson on behalf of Joint Debtor Naeemah Sainte-Rose wwolfsonlaw@comcast.net,
liza.wwolfsonlaw@comcast.net

TOTAL: 11